BLANCHARD'S
Interest Tables.

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TABLES

OF

INTEREST AND DISCOUNT

AT SEVEN PER CENT.

GIVING THE INTEREST OR DISCOUNT FOR ANY SUM NOT EXCEEDING $100,000, ALWAYS EXACT TO THE NEAREST CENT.

TOGETHER WITH

A TIME TABLE,

SHOWING THE NUMBER OF DAYS FROM ANY ONE DATE TO ANOTHER.

THE WHOLE ON A NEW PLAN.

BY

ORLANDO BLANCHARD, A.M.

TEACHER OF MATHEMATICS.

CAZENOVIA, N. Y.

MILLS, CRANDALL & MOSELEY

1851.

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INTRODUCTION.

These tables of interest and discount are computed for a year of 365 days, without any regard to the arbitrary division of the year into unequal parts, called months. This method of computing interest by days, is the only true one; for a twelfth part of a year is thirty and five-twelfth days, and no number of twelfths of 365 is a whole number, so that the method of computing interest by months always produces an error. For instance, from January to April (taking the same day of the month in each), is ninety days; but three months, or three-twelfths of a year, is ninety-one and three-twelfth days. The interest of $1,000 for ninety days, is $17 26, but for three months, it is $17 50, making the interest computed by months, from January to April, twenty-four cents too much. But, on the contrary, the interest on $1,000, from April to January, computed by months, is twenty-four cents too small. The error of computing the interest of $1,000 by months, from January to May, or from May to January, is thirty-two cents.

Now these tables are free from that error, and (what is equally welcome to all who may have occasion to use them) are, with the aid of the time table here furnished, *more con-*

venient than they would be to reckon time by months and days.

Again, it is claimed for these tables, that though embraced in so small a compass, they are yet *more extensive, exact and convenient* than other tables from six to ten times as voluminous, which have been in use for many years.

These tables will give the interest or discount on any sum not exceeding $100,000, exact to the nearest cent. No turning from page to page, nor multiplying of numbers for interest, is required in any case.

ORLANDO BLANCHARD.

Cazenovia, N. Y., July, 1851.

CONSTRUCTION OF THE TABLES

AND

MODE OF USING THEM.

TABLE I. The Time Table shows the number corresponding to each day, from the first of January, through two years. From this we find the number of days from one date to another, by taking the difference of their corresponding numbers. Example; How many days from April 19th to November 13? Taking their proper numbers from the table we have (Nov. 13) 317 — (April 19) 109 = 208 days. The months being both in the same year, take them both in the left hand page of the table. But, if in two consecutive years, take the later date in the right hand page and the earlier date in the left. Example 2d: How many days from September 15 to July 4? Answer, 550 — 258 = 292 days. The sign (—) is used to denote subtraction, and (=) equality.

Again: A note is given November 10 for 90 days, when does it become due?

Answer; (Nov. 10) 314, add 90 = 404, which is the number for February 8th. If the 29th of February is included in any example, add one day for that.

TABLE II. The Table of Interest and Discount. Here are nine columns for interest, and one for discount, showing the interest of 1, 2, 3, 4, 5, 6, 7, 8, and 9 dollars, and the discount on 1 dollar, for 1, 2, 3, 4, &c. to 365 days. The interest is expressed to six figures, which signify dimes, cents, mills, tenths,

hundredths, and thousandths of a mill. But the same figures also express the interest of 1, 2, 3, 4, 5, 6, 7, 8, and 9 tens, hundreds, thousands, and tens of thousands of dollars, even the last true to the nearest cent. Thus: What is the interest of 5, 50, 500, 5,000, and 50,000 dollars for 90 days? These are read from the table thus,

Principal.	Interest.		
5	,086301	=	8 cents, 6 mills, &c.
50	0,86301	=	86 cents, 3 mills.
500	08,6301	=	8 dollars, 63 cents.
5000	086,301	=	86 dollars, 30 cents.
50000	0863,01	=	863 dollars, 1 cent.
55555	958,890411	=	958 dollars, 89 cents, &c.

Observe that as many ciphers as we annex to the figure 5 to make 50, 500, 5,000, 50,000, so many figures on the left, in the interest, are dollars, followed by dimes, cents, &c., in their order. And this is the rule to be observed in writing the interest of tens, hundreds, &c., of dollars.

N. B. The (0) cipher is a figure as well as 1, 2, 3, &c., and must be counted as such on the left, where it occurs so generally. By adding together the different parts of the above example, we have the interest of 55,555 dollars, equal to 958 dollars, 89 cents. But, in practice, proceed thus: What is the interest of 55,555 for 90 days?

Principal.	Interest.
50 000	0863,01
5 000	086,30
500	08,63
50	0,86
5	,09
55 555	958,89

Having pointed off four figures on the left for dollars, in the interest of 50,000, the tens of thousands, write the interest of the thousands, hundreds, tens and units, each according to its value, one place farther to the right hand.

Examples.

A note of 3,468 dollars, given December 10th, what is its interest July 17th, the next year? Time 563 — 344 = 219 days. Now in the interest table, at 219 days, we have

Principal.	Interest.	
3 000	126,00	
400	16,80	
60	2,52	
8	,336	
3 468	145,656	= 145 dollars, 65 cents, 6 mills.

What is the interest of 904 dollars, 75 cents, for 121 days?

Principal.	Interest.
900,	20,885
4,	,093
,7	16
,05	1
904,75	20,995

When a cipher occurs in the principal, as in 904, write the interest for the next figure (4), *two places* to the right.

In this example, the interest of 900 is 20,8849, which being more than 20,884½ is taken 20,885. So, at whatever figure we stop, if the next figure is more than 5, or 5 with other figures following, take the last figure used, one greater than it is. We may express the interest of dimes, cents, mills, &c., alone, by prefixing one, two, three, &c., ciphers to the figures in the table.

What is the interest of 702 dollars, 86 cents, from February 21 to October 19? Time 292 — 52 = 240 days.

Principal.	Interest.	
700,	32,219	
2,	092	
,8	37	
6	3	
702,86	32,35	= 32 dollars, 35 cents.

What is the interest of 59 dollars, from March 4 to November 13? Time 317 — 63 = 254 days.

Principal.	Interest.
50	2,436
9	,438
59	2,874

Interest of	$875 00	for 203 days	=	$34 06.
"	603 17	328	=	37 94.
"	64 63	175	=	2 17.
"	17 94	184	=	0 63.

When the time is a year or more, multiply the principal into 7 cents for one year, 14 cents for two years, &c., and use the table for the remaining odd days, and add the two parts of interest together.

DISCOUNT

Is the sum allowed for the payment of a note before it is due, the note not being on interest. Or, it is the interest paid, in advance, for money borrowed. The discount on one dollar for different times, is *not* proportional to the times. It may be

found by dividing the interest by the amount. Thus: the discount on one dollar for one year is equal to ,07 divided by 1,07; and for two years it would be ,14 divided by 1,14. Now the dividend is twice as great in the latter case as in the former, and therefore the value of the quotient would be twice as great, if the two divisors were the same. But they are different. The second divisor is greater than the first. Therefore the discount for two years is less than twice the discount for one year. So we must not take the discount on any sum for a certain period, and multiply by 2, 3, &c., for 2, 3, &c. times that period.

But whatever be the discount on one dollar for a certain time, the discount of two dollars for the same time is twice as much, that for three dollars is 3 times as much, &c. Therefore, to find the discount on any number of dollars for any time, take the discount on one dollar, found as a tenth column of the interest table, and multiply it by the number of dollars, and the product is the discount sought. But, Table IV. is more convenient for finding the discount for the periods of time contained in it, and most convenient for 63 or 93 days, is Table V. or VI.

EXAMPLE.

What is the discount on 675 dollars for 100 days?

```
 ,01882  =  discount on $1.
    675
 -------
    9410
   13174
  11292
 -------
12,70350  =  12 dollars, 70 cents.
```

Here point off from the right as many figures for decimals as

there are figures taken from the table, and two more when you multiply by dollars and cents, instead of dollars alone. But there is a shorter way of multiplying decimals, as follows. Take the same example to find the discount on $675 for 100 days.

01,882	=	discount on 100 dollars.
576	=	675 with the figures reversed.
11,292	=	discount on 600 dollars.
1,317	=	" 70 "
94	=	" 5 "
12,703	=	discount on 675 dollars.

Here the order of the figures in the given sum (675) being reversed, place each partial product one place farther to the right, instead of the left, as in common multiplication. But since we do not wish to write in the product the figures farther to the right than mills, after multiplying through by the first figure (6), take the next figure (7) and multiply it into the figure over it, thus, 7 times 8 is 56, and 1 makes 57, the 1 being the number "to carry," if we had begun by multiplying the 2 at the right, and put the 7 in the right hand place, &c. Then when we use the next figure (5) in the multiplier, multiply it first into the figure (8) over it, making 40, increasing this by 4, because this would have been the case if we had begun at the right. So set 4 in the right hand place, and go on.

Find the discount on 397 dollars for 97 days.

01,826	=	discount on 100 dollars.
793	=	397 reversed.
5,478	=	discount on 300 dollars.
1,643	=	" 90 "
128	=	" 7 "
7,249	=	discount on 397 dollars.

Here in multiplying by 7, say 7 times 8 is 56, and 2 make 58, carrying or bringing 2 from the right, because it is nearer 2 than 1.

What is the discount on 7 845 dollars for 202 days?

037,295	=	discount on 1,000 dollars.
5 487	=	7 845 reversed.
261,065	=	discount on 7 000 dollars.
29836	=	" 800 "
1492	=	" 40 "
186	=	" 5 "
292,58	=	292 dollars, 58 cents nearly.

More examples may be chosen for exercise, and proved by the common method of multiplication.

TABLE III. Interest for months. To be used in any case where the parties have agreed to compute by months instead of the actual number of days. Find the interest for the months from Table III., and for the additional days from Table II., and add the two parts together.

TABLES V. AND VI. In these two tables of discount, the one for 63 days, and the other for 93, the amount found in the left hand column is taken as so many hundreds, or units of dollars, or cents. When taken as hundreds, use the second, or right hand point, as the separatrix, between the dollars and dimes in the discount; but when taken as units, use the left hand point; and when taken as cents, supply one, still two places farther to the left, or, which is the same thing, write the figures two places farther to the right than you would for dollars.

Example: What is the discount on $7 575 and 75 cents for 93 days?

7 500	dollars.	131,423	
75	dollars.	1,314	
75	cents.	13	
$7 575 75		132,75	= 132 dollars, 75 cents.

TIME TABLE.

First Year.

Day of Month	Jan.	Feb.	Mar.	Apr'l	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Day of Month
1	1	32	60	91	121	152	182	213	244	274	305	335	1
2	2	33	61	92	122	153	183	214	245	275	306	336	2
3	3	34	62	93	123	154	184	215	246	276	307	337	3
4	4	35	63	94	124	155	185	216	247	277	308	338	4
5	5	36	64	95	125	156	186	217	248	278	309	339	5
6	6	37	65	96	126	157	187	218	249	279	310	340	6
7	7	38	66	97	127	158	188	219	250	280	311	341	7
8	8	39	67	98	128	159	189	220	251	281	312	342	8
9	9	40	68	99	129	160	190	221	252	282	313	343	9
10	10	41	69	100	130	161	191	222	253	283	314	344	10
11	11	42	70	101	131	162	192	223	254	284	315	345	11
12	12	43	71	102	132	163	193	224	255	285	316	346	12
13	13	44	72	103	133	164	194	225	256	286	317	347	13
14	14	45	73	104	134	165	195	226	257	287	318	348	14
15	15	46	74	105	135	166	196	227	258	288	319	349	15
16	16	47	75	106	136	167	197	228	259	289	320	350	16
17	17	48	76	107	137	168	198	229	260	290	321	351	17
18	18	49	77	108	138	169	199	230	261	291	322	352	18
19	19	50	78	109	139	170	200	231	262	292	323	353	19
20	20	51	79	110	140	171	201	232	263	293	324	354	20
21	21	52	80	111	141	172	202	233	264	294	325	355	21
22	22	53	81	112	142	173	203	234	265	295	326	356	22
23	23	54	82	113	143	174	204	235	266	296	327	357	23
24	24	55	83	114	144	175	205	236	267	297	328	358	24
25	25	56	84	115	145	176	206	237	268	298	329	359	25
26	26	57	85	116	146	177	207	238	269	299	330	360	26
27	27	58	86	117	147	178	208	239	270	300	331	361	27
28	28	59	87	118	148	179	209	240	271	301	332	362	28
29	29		88	119	149	180	210	241	272	302	333	363	29
30	30		89	120	150	181	211	242	273	303	334	364	30
31	31		90		151		212	243		304		365	31

TIME TABLE.

Second Year.

Day of Month	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Day of Month
1	366	397	425	456	486	517	547	578	609	639	670	700	1
2	367	398	426	457	487	518	548	579	610	640	671	701	2
3	368	399	427	458	488	519	549	580	611	641	672	702	3
4	369	400	428	459	489	520	550	581	612	642	673	703	4
5	370	401	429	460	490	521	551	582	613	643	674	704	5
6	371	402	430	461	491	522	552	583	614	644	675	705	6
7	372	403	431	462	492	523	553	584	615	645	676	706	7
8	373	404	432	463	493	524	554	585	616	646	677	707	8
9	374	405	433	464	494	525	555	586	617	647	678	708	9
10	375	406	434	465	495	526	556	587	618	648	679	709	10
11	376	407	435	466	496	527	557	588	619	649	680	710	11
12	377	408	436	467	497	528	558	589	620	650	681	711	12
13	378	409	437	468	498	529	559	590	621	651	682	712	13
14	379	410	438	469	499	530	560	591	622	652	683	713	14
15	380	411	439	470	500	531	561	592	623	653	684	714	15
16	381	412	440	471	501	532	562	593	624	654	685	715	16
17	382	413	441	472	502	533	563	594	625	655	686	716	17
18	383	414	442	473	503	534	564	595	626	656	687	717	18
19	384	415	443	474	504	535	565	596	627	657	688	718	19
20	385	416	444	475	505	536	566	597	628	658	689	719	20
21	386	417	445	476	506	537	567	598	629	659	690	720	21
22	387	418	446	477	507	538	568	599	630	660	691	721	22
23	388	419	447	478	508	539	569	600	631	661	692	722	23
24	389	420	448	479	509	540	570	601	632	662	693	723	24
25	390	421	449	480	510	541	571	602	633	663	694	724	25
26	391	422	450	481	511	542	572	603	634	664	695	725	26
27	392	423	451	482	512	543	573	604	635	665	696	726	27
28	393	424	452	483	513	544	574	605	636	666	697	727	28
29	394		453	484	514	545	575	606	637	667	698	728	29
30	395		454	485	515	546	576	607	638	668	699	729	30
31	396		455		516		577	608		669		730	31

INTEREST AT SEVEN PER CENT.

Days	1	2	3	4	5	Days
1	00019 2	00038 4	00057 5	00076 7	00095 9	1
2	00038 4	00076 7	00115 1	00153 4	00191 8	2
3	00057 5	00115 1	00172 6	00230 1	00287 7	3
4	00076 7	00153 4	00230 1	00306 8	00383 6	4
5	00095 9	00191 8	00287 7	00383 6	00479 5	5
6	00115 1	00230 1	00345 2	00460 3	00575 3	6
7	00134 2	00268 5	00402 7	00537 0	00671 2	7
8	00153 4	00306 8	00460 3	00613 7	00767 1	8
9	00172 6	00345 2	00517 8	00690 4	00863 0	9
10	00191 8	00383 6	00575 3	00767 1	00958 9	10
11	00211 0	00421 9	00632 9	00843 8	01054 8	11
12	00230 1	00460 3	00690 4	00920 5	01150 7	12
13	00249 3	00498 6	00747 9	00997 3	01246 6	13
14	00268 5	00537 0	00805 5	01074 0	01342 5	14
15	00287 7	00575 3	00863 0	01150 7	01438 4	15
16	00306 8	00613 7	00920 5	01227 4	01534 2	16
17	00326 0	00652 1	00978 1	01304 1	01630 1	17
18	00345 2	00690 4	01035 6	01380 8	01726 0	18
19	00364 4	00728 8	01093 2	01457 5	01821 9	19
20	00383 6	00767 1	01150 7	01534 2	01917 8	20
21	00402 7	00805 5	01208 2	01611 0	02013 7	21
22	00421 9	00843 8	01265 8	01687 7	02109 6	22
23	00441 1	00882 2	01323 3	01764 4	02205 5	23
24	00460 3	00920 5	01380 8	01841 1	02301 4	24
25	00479 5	00958 9	01438 4	01917 8	02397 3	25
26	00498 6	00997 3	01495 9	01994 5	02493 2	26
27	00517 8	01035 6	01553 4	02071 2	02589 0	27
28	00537 0	01074 0	01611 0	02147 9	02684 9	28
29	00556 2	01112 3	01668 5	02224 7	02780 8	29
30	00575 3	01150 7	01726 0	02301 4	02876 7	30
Days	1	2	3	4	5	Days

INTEREST AT SEVEN PER CENT.

Days	6	7	8	9	Discount on $1.	Days
1	001151	001342	001534	001726	000192	1
2	002301	002685	003068	003452	000383	2
3	003452	004027	004602	005178	000575	3
4	004603	005370	006137	006904	000767	4
5	005753	006712	007671	008630	000958	5
6	006904	008055	009205	010356	001149	6
7	008055	009397	010740	012082	001341	7
8	009205	010740	012274	013808	001532	8
9	010356	012082	013808	015534	001723	9
10	011507	013425	015342	017260	001914	10
11	012658	014767	016877	018986	002105	11
12	013808	016110	018411	020712	002296	12
13	014959	017452	019945	022438	002487	13
14	016110	018795	021479	024164	002678	14
15	017260	020137	023014	025890	002868	15
16	018411	021479	024548	027616	003059	16
17	019562	022822	026082	029342	003250	17
18	020712	024164	027616	031068	003440	18
19	021863	025507	029151	032795	003631	19
20	023014	026849	030685	034521	003821	20
21	024164	028192	032219	036247	004011	21
22	025315	029534	033753	037973	004201	22
23	026466	030877	035288	039699	004392	23
24	027616	032219	036822	041425	004582	24
25	028767	033562	038356	043151	004772	25
26	029918	034904	039890	044877	004962	26
27	031068	036247	041425	046603	005151	27
28	032219	037589	042959	048329	005341	28
29	033370	038931	044493	050055	005531	29
30	034521	040274	046027	051781	005721	30
Days	6	7	8	9	Discount on $1.	Days

INTEREST AT SEVEN PER CENT.

Days	1	2	3	4	5	Days
31	005945	011890	017836	023781	029726	31
32	006137	012274	018411	024548	030685	32
33	006329	012658	018986	025315	031644	33
34	006521	013041	019562	026082	032603	34
35	006712	013425	020137	026849	033562	35
36	006904	013808	020712	027616	034521	36
37	007096	014192	021288	028384	035479	37
38	007288	014575	021863	029151	036438	38
39	007479	014959	022438	029918	037397	39
40	007671	015342	023014	030685	038356	40
41	007863	015726	023589	031452	039315	41
42	008055	016110	024164	032219	040274	42
43	008247	016493	024740	032986	041233	43
44	008438	016877	025315	033753	042192	44
45	008630	017260	025890	034521	043151	45
46	008822	017644	026466	035288	044110	46
47	009014	018027	027041	036055	045068	47
48	009205	018411	027616	036822	046027	48
49	009397	018795	028192	037589	046986	49
50	009589	019178	028767	038356	047945	50
51	009781	019562	029342	039123	048904	51
52	009973	019945	029918	039890	049863	52
53	010164	020329	030493	040658	050822	53
54	010356	020712	031068	041425	051781	54
55	010548	021096	031644	042192	052740	55
56	010740	021479	032219	042959	053699	56
57	010932	021863	032795	043726	054658	57
58	011123	022247	033370	044493	055616	58
59	011315	022630	033945	045260	056575	59
60	011507	023014	034521	046027	057534	60
Days	1	2	3	4	5	Days

INTEREST AT SEVEN PER CENT.

Days	6	7	8	9	Discount on $1.	Days
31	035671	041616	047562	053507	005910	31
32	036822	042959	049096	055233	006100	32
33	037973	044301	050630	056959	006289	33
34	039123	045644	052164	058685	006478	34
35	040274	046986	053699	060411	006668	35
36	041425	048329	055233	062137	006857	36
37	042575	049671	056767	063863	007046	37
38	043726	051014	058301	065589	007235	38
39	044877	052356	059836	067315	007424	39
40	046027	053699	061370	069041	007613	40
41	047178	055041	062904	070767	007802	41
42	048329	056384	064438	072493	007990	42
43	049479	057726	065973	074219	008179	43
44	050630	059068	067507	075945	008368	44
45	051781	060411	069041	077671	008556	45
46	052931	061753	070575	079397	008745	46
47	054082	063096	072110	081123	008933	47
48	055233	064438	073644	082849	009121	48
49	056384	065781	075178	084575	009310	49
50	057534	067123	076712	086301	009498	50
51	058685	068466	078247	088027	009686	51
52	059836	069808	079781	089753	009874	52
53	060986	071151	081315	091479	010062	53
54	062137	072493	082849	093205	010250	54
55	063288	073836	084384	094932	010438	55
56	064438	075178	085918	096658	010626	56
57	065589	076521	087452	098384	010813	57
58	066740	077863	088986	100110	011001	58
59	067890	079205	090521	101836	011188	59
60	069041	080548	092055	103562	011376	60
Days	6	7	8	9	Discount on $1.	Days

INTEREST AT SEVEN PER CENT.

Days	1	2	3	4	5	Days
61	01169 9	02339 7	03509 6	04679 5	05849 3	61
62	01189 0	02378 1	03567 1	04756 2	05945 2	62
63	01208 2	02416 4	03624 7	04832 9	06041 1	63
64	01227 4	02454 8	03682 2	04909 6	06137 0	64
65	01246 6	02493 2	03739 7	04986 3	06232 9	65
66	01265 8	02531 5	03797 3	05063 0	06328 8	66
67	01284 9	02569 9	03854 8	05139 7	06424 7	67
68	01304 1	02608 2	03912 3	05216 4	06520 5	68
69	01323 3	02646 6	03969 9	05293 1	06616 4	69
70	01342 5	02684 9	04027 4	05369 9	06712 3	70
71	01361 6	02723 3	04084 9	05446 6	06808 2	71
72	01380 8	02761 6	04142 5	05523 3	06904 1	72
73	01400 0	02800 0	04200 0	05600 0	07000 0	73
74	01419 2	02838 4	04257 5	05676 7	07095 9	74
75	01438 4	02876 7	04315 1	05753 4	07191 8	75
76	01457 5	02915 1	04372 6	05830 1	07287 7	76
77	01476 7	02953 4	04430 1	05906 8	07383 6	77
78	01495 9	02991 8	04487 7	05983 6	07479 5	78
79	01515 1	03030 1	04545 2	06060 3	07575 3	79
80	01534 2	03068 5	04602 7	06137 0	07671 2	80
81	01553 4	03106 8	04660 3	06213 7	07767 1	81
82	01572 6	03145 2	04717 8	06290 4	07863 0	82
83	01591 8	03183 6	04775 3	06367 1	07958 9	83
84	01611 0	03221 9	04832 9	06443 8	08054 8	84
85	01630 1	03260 3	04890 4	06520 5	08150 7	85
86	01649 3	03298 6	04947 9	06597 3	08246 6	86
87	01668 5	03337 0	05005 5	06674 0	08342 5	87
88	01687 7	03375 3	05063 0	06750 7	08438 4	88
89	01706 8	03413 7	05120 5	06827 4	08534 2	89
90	01726 0	03452 1	05178 1	06904 1	08630 1	90
Days	1	2	3	4	5	Days

INTEREST AT SEVEN PER CENT.

Days	6	7	8	9	Discount on $1.	Days
61	070192	081890	093589	105288	011563	61
62	071342	083233	095123	107014	011751	62
63	072493	084575	096658	108740	011938	63
64	073644	085918	098192	110466	012125	64
65	074795	087260	099726	112192	012312	65
66	075945	088603	101260	113918	012499	66
67	077096	089945	102795	115644	012686	67
68	078247	091288	104329	117370	012873	68
69	079397	092630	105863	119096	013060	69
70	080548	093973	107397	120822	013247	70
71	081699	095315	108932	122548	013434	71
72	082849	096658	110466	124274	013620	72
73	084000	098000	112000	126000	013807	73
74	085151	099342	113534	127726	013993	74
75	086301	100685	115068	129452	014180	75
76	087452	102027	116603	131178	014366	76
77	088603	103370	118137	132904	014552	77
78	089753	104712	119671	134630	014738	78
79	090904	106055	121205	136356	014925	79
80	092055	107397	122740	138082	015111	80
81	093205	108740	124274	139808	015297	81
82	094356	110082	125808	141534	015483	82
83	095507	111425	127342	143260	015668	83
84	096658	112767	128877	144986	015854	84
85	097808	114110	130411	146712	016040	85
86	098959	115452	131945	148438	016226	86
87	100110	116795	133479	150164	016411	87
88	101260	118137	135014	151890	016597	88
89	102411	119479	136548	153616	016782	89
90	103562	120822	138082	155342	016967	90
Days	6	7	8	9	Discount on $1.	Days

INTEREST AT SEVEN PER CENT.

Days	1	2	3	4	5	Days
91	01745 2	03490 4	05235 6	06980 8	08726 0	91
92	01764 4	03528 8	05293 2	07057 5	08821 9	92
93	01783 6	03567 1	05350 7	07134 2	08917 8	93
94	01802 7	03605 5	05408 2	07211 0	09013 7	94
95	01821 9	03643 8	05465 8	07287 7	09109 6	95
96	01841 1	03682 2	05523 3	07364 4	09205 5	96
97	01860 3	03720 5	05580 8	07441 1	09301 4	97
98	01879 5	03758 9	05638 4	07517 8	09397 3	98
99	01898 6	03797 3	05695 9	07594 5	09493 2	99
100	01917 8	03835 6	05753 4	07671 2	09589 0	100
101	01937 0	03874 0	05811 0	07747 9	09684 9	101
102	01956 2	03912 3	05868 5	07824 7	09780 8	102
103	01975 3	03950 7	05926 0	07901 4	09876 7	103
104	01994 5	03989 0	05983 6	07978 1	09972 6	104
105	02013 7	04027 4	06041 1	08054 8	10068 5	105
106	02032 9	04065 8	06098 6	08131 5	10164 4	106
107	02052 1	04104 1	06156 2	08208 2	10260 3	107
108	02071 2	04142 5	06213 7	08284 9	10356 2	108
109	02090 4	04180 8	06271 2	08361 6	10452 1	109
110	02109 6	04219 2	06328 8	08438 4	10547 9	110
111	02128 8	04257 5	06386 3	08515 1	10643 8	111
112	02147 9	04295 9	06443 8	08591 8	10739 7	112
113	02167 1	04334 2	06501 4	08668 5	10835 6	113
114	02186 3	04372 6	06558 9	08745 2	10931 5	114
115	02205 5	04411 0	06616 4	08821 9	11027 4	115
116	02224 7	04449 3	06674 0	08898 6	11123 3	116
117	02243 8	04487 7	06731 5	08975 3	11219 2	117
118	02263 0	04526 0	06789 0	09052 1	11315 1	118
119	02282 2	04564 4	06846 6	09128 8	11411 0	119
120	02301 4	04602 7	06904 1	09205 5	11506 8	120
Days	1	2	3	4	5	Days

INTEREST AT SEVEN PER CENT.

Days	6	7	8	9	Discount on $1.	Days
91	10471 2	12216 4	13961 6	15706 8	01715 3	91
92	10586 3	12350 7	14115 1	15879 5	01733 8	92
93	10701 4	12484 9	14268 5	16052 1	01752 3	93
94	10816 4	12619 2	14421 9	16224 7	01770 8	94
95	10931 5	12753 4	14575 3	16397 3	01789 3	95
96	11046 6	12887 7	14728 8	16569 9	01807 8	96
97	11161 6	13021 9	14882 2	16742 5	01826 3	97
98	11276 7	13156 2	15035 6	16915 1	01844 8	98
99	11391 8	13290 4	15189 0	17087 7	01863 3	99
100	11506 8	13424 7	15342 5	17260 3	01881 7	100
101	11621 9	13558 9	15495 9	17432 9	01900 2	101
102	11737 0	13693 1	15649 3	17605 5	01918 6	102
103	11852 1	13827 4	15802 7	17778 1	01937 1	103
104	11967 1	13961 6	15956 2	17950 7	01955 5	104
105	12082 2	14095 9	16109 6	18123 3	01973 9	105
106	12197 3	14230 1	16263 0	18295 9	01992 4	106
107	12312 3	14364 4	16416 4	18468 5	02010 8	107
108	12427 4	14498 6	16569 9	18641 1	02029 2	108
109	12542 5	14632 9	16723 3	18813 7	02047 6	109
110	12657 5	14767 1	16876 7	18986 3	02066 0	110
111	12772 6	14901 4	17030 1	19158 9	02084 4	111
112	12887 7	15035 6	17183 6	19331 5	02102 8	112
113	13002 7	15169 9	17337 0	19504 1	02121 2	113
114	13117 8	15304 1	17490 4	19676 7	02139 5	114
115	13232 9	15438 4	17643 8	19849 3	02157 9	115
116	13347 9	15572 6	17797 3	20021 9	02176 2	116
117	13463 0	15706 8	17950 7	20194 5	02194 6	117
118	13578 1	15841 1	18104 1	20367 1	02212 9	118
119	13693 1	15975 3	18257 5	20539 7	02231 3	119
120	13808 2	16109 6	18411 0	20712 3	02249 6	120
Days	6	7	8	9	Discount on $1.	Days

INTEREST AT SEVEN PER CENT.

Days	1	2	3	4	5	Days
121	02320 5	04641 1	06961 6	09282 2	11602 7	121
122	02339 7	04679 5	07019 2	09358 9	11698 6	122
123	02358 9	04717 8	07076 7	09435 6	11794 5	123
124	02378 1	04756 2	07134 2	09512 3	11890 4	124
125	02397 3	04794 5	07191 8	09589 0	11986 3	125
126	02416 4	04832 9	07249 3	09665 8	12082 2	126
127	02435 6	04871 2	07306 8	09742 5	12178 1	127
128	02454 8	04909 6	07364 4	09819 2	12274 0	128
129	02474 0	04947 9	07421 9	09895 9	12369 9	129
130	02493 2	04986 3	07479 5	09972 6	12465 8	130
131	02512 3	05024 7	07537 0	10049 3	12561 6	131
132	02531 5	05063 0	07594 5	10126 0	12657 5	132
133	02550 7	05101 4	07652 1	10202 7	12753 4	133
134	02569 9	05139 7	07709 6	10279 5	12849 3	134
135	02589 0	05178 1	07767 1	10356 2	12945 2	135
136	02608 2	05216 4	07824 7	10432 9	13041 1	136
137	02627 4	05254 8	07882 2	10509 6	13137 0	137
138	02646 6	05293 2	07939 7	10586 3	13232 9	138
139	02665 8	05331 5	07997 3	10663 0	13328 8	139
140	02684 9	05369 9	08054 8	10739 7	13424 7	140
141	02704 1	05408 2	08112 3	10816 4	13520 5	141
142	02723 3	05446 6	08169 9	10893 1	13616 4	142
143	02742 5	05484 9	08227 4	10969 9	13712 3	143
144	02761 6	05523 3	08284 9	11046 6	13808 2	144
145	02780 8	05561 6	08342 5	11123 3	13904 1	145
146	02800 0	05600 0	08400 0	11200 0	14000 0	146
147	02819 2	05638 4	08457 5	11276 7	14095 9	147
148	02838 4	05676 7	08515 1	11353 4	14191 8	148
149	02857 5	05715 1	08572 6	11430 1	14287 7	149
150	02876 7	05753 4	08630 1	11506 8	14383 6	150
Days	1	2	3	4	5	Days

INTEREST AT SEVEN PER CENT.

Days	6	7	8	9	Discount on $1.	Days
121	13923 3	16243 8	18564 4	20884 9	02267 9	121
122	14038 4	16378 1	18717 8	21057 5	02286 2	122
123	14153 4	16512 3	18871 2	21230 1	02304 5	123
124	14268 5	16646 6	19024 7	21402 7	02322 8	124
125	14383 6	16780 8	19178 1	21575 3	02341 1	125
126	14498 6	16915 1	19331 5	21747 9	02359 4	126
127	14613 7	17049 3	19484 9	21920 5	02377 7	127
128	14728 8	17183 6	19638 4	22093 2	02396 0	128
129	14843 8	17317 8	19791 8	22265 8	02414 2	129
130	14958 9	17452 1	19945 2	22438 4	02432 5	130
131	15074 0	17586 3	20098 6	22611 0	02450 8	131
132	15189 0	17720 5	20252 1	22783 6	02469 0	132
133	15304 1	17854 8	20405 5	22956 2	02487 2	133
134	15419 2	17989 0	20558 9	23128 8	02505 5	134
135	15534 2	18123 3	20712 3	23301 4	02523 7	135
136	15649 3	18257 5	20865 8	23474 0	02541 9	136
137	15764 4	18391 8	21019 2	23646 6	02560 1	137
138	15879 5	18526 0	21172 6	23819 2	02578 3	138
139	15994 5	18660 3	21326 0	23991 8	02596 5	139
140	16109 6	18794 5	21479 5	24164 4	02614 7	140
141	16224 7	18928 8	21632 9	24337 0	02632 9	141
142	16339 7	19063 0	21786 3	24509 6	02651 1	142
143	16454 8	19197 3	21939 7	24682 2	02669 3	143
144	16569 9	19331 5	22093 2	24854 8	02687 4	144
145	16684 9	19465 8	22246 6	25027 4	02705 6	145
146	16800 0	19600 0	22400 0	25200 0	02723 7	146
147	16915 1	19734 2	22553 4	25372 6	02741 9	147
148	17030 1	19868 5	22706 8	25545 2	02760 0	148
149	17145 2	20002 7	22860 3	25717 8	02778 1	149
150	17260 3	20137 0	23013 7	25890 4	02796 3	150
Days	6	7	8	9	Discount on $1.	Days

INTEREST AT SEVEN PER CENT.

Days	1	2	3	4	5	Days
151	028959	057918	086877	115836	144795	151
152	029151	058301	087452	116603	145753	152
153	029342	058685	088027	117370	146712	153
154	029534	059068	088603	118137	147671	154
155	029726	059452	089178	118904	148630	155
156	029918	059836	089753	119671	149589	156
157	030110	060219	090329	120438	150548	157
158	030301	060603	090904	121205	151507	158
159	030493	060986	091479	121973	152466	159
160	030685	061370	092055	122740	153425	160
161	030877	061753	092630	123507	154384	161
162	031068	062137	093205	124274	155342	162
163	031260	062521	093781	125041	156301	163
164	031452	062904	094356	125808	157260	164
165	031644	063288	094932	126575	158219	165
166	031836	063671	095507	127342	159178	166
167	032027	064055	096082	128110	160137	167
168	032219	064438	096658	128877	161096	168
169	032411	064822	097233	129644	162055	169
170	032603	065205	097808	130411	163014	170
171	032795	065589	098384	131178	163973	171
172	032986	065973	098959	131945	164932	172
173	033178	066356	099534	132712	165890	173
174	033370	066740	100110	133479	166849	174
175	033562	067123	100685	134247	167808	175
176	033753	067507	101260	135014	168767	176
177	033945	067890	101836	135781	169726	177
178	034137	068274	102411	136548	170685	178
179	034329	068658	102986	137315	171644	179
180	034521	069041	103562	138082	172603	180
Days	1	2	3	4	5	Days

INTEREST AT SEVEN PER CENT.

Days	6	7	8	9	Discount on $1.	Days
151	17375 3	20271 2	23167 1	26063 0	02814 4	151
152	17490 4	20405 5	23320 5	26235 6	02832 5	152
153	17605 5	20539 7	23474 0	26408 2	02850 6	153
154	17720 5	20674 0	23627 4	26580 8	02868 7	154
155	17835 6	20808 2	23780 8	26753 4	02886 8	155
156	17950 7	20942 5	23934 2	26926 0	02904 9	156
157	18065 8	21076 7	24087 7	27098 6	02922 9	157
158	18180 8	21211 0	24241 1	27271 2	02941 0	158
159	18295 9	21345 2	24394 5	27443 8	02959 1	159
160	18411 0	21479 5	24547 9	27616 4	02977 1	160
161	18526 0	21613 7	24701 4	27789 0	02995 2	161
162	18641 1	21747 9	24854 8	27961 6	03013 2	162
163	18756 2	21882 2	25008 2	28134 2	03031 3	163
164	18871 2	22016 4	25161 6	28306 8	03049 3	164
165	18986 3	22150 7	25315 1	28479 5	03067 3	165
166	19101 4	22284 9	25468 5	28652 1	03085 3	166
167	19216 4	22419 2	25621 9	28824 7	03103 3	167
168	19331 5	22553 4	25775 3	28997 3	03121 4	168
169	19446 6	22687 7	25928 8	29169 9	03139 3	169
170	19561 6	22821 9	26082 2	29342 5	03157 3	170
171	19676 7	22956 2	26235 6	29515 1	03175 3	171
172	19791 8	23090 4	26389 0	29687 7	03193 3	172
173	19906 8	23224 7	26542 5	29860 3	03211 3	173
174	20021 9	23358 9	26695 9	30032 9	03229 2	174
175	20137 0	23493 1	26849 3	30205 5	03247 2	175
176	20252 1	23627 4	27002 7	30378 1	03265 1	176
177	20367 1	23761 6	27156 2	30550 7	03283 1	177
178	20482 2	23895 9	27309 6	30723 3	03301 0	178
179	20597 3	24030 1	27463 0	30895 9	03318 9	179
180	20712 3	24164 4	27616 4	31068 5	03336 9	180
Days	6	7	8	9	Discount on $1.	Days

INTEREST AT SEVEN PER CENT.

Days	1	2	3	4	5	Days
181	03471 2	06942 5	10413 7	13884 9	17356 2	181
182	03490 4	06980 8	10471 2	13961 6	17452 1	182
183	03509 6	07019 2	10528 8	14038 4	17547 9	183
184	03528 8	07057 5	10586 3	14115 1	17643 8	184
185	03547 9	07095 9	10643 8	14191 8	17739 7	185
186	03567 1	07134 2	10701 4	14268 5	17835 6	186
187	03586 3	07172 6	10758 9	14345 2	17931 5	187
188	03605 5	07211 0	10816 4	14421 9	18027 4	188
189	03624 7	07249 3	10874 0	14498 6	18123 3	189
190	03643 8	07287 7	10931 5	14575 3	18219 2	190
191	03663 0	07326 0	10989 0	14652 1	18315 1	191
192	03682 2	07364 4	11046 6	14728 8	18411 0	192
193	03701 4	07402 7	11104 1	14805 5	18506 8	193
194	03720 5	07441 1	11161 6	14882 2	18602 7	194
195	03739 7	07479 5	11219 2	14958 9	18698 6	195
196	03758 9	07517 8	11276 7	15035 6	18794 5	196
197	03778 1	07556 2	11334 2	15112 3	18890 4	197
198	03797 3	07594 5	11391 8	15189 0	18986 3	198
199	03816 4	07632 9	11449 3	15265 8	19082 2	199
200	03835 6	07671 2	11506 8	15342 5	19178 1	200
201	03854 8	07709 6	11564 4	15419 2	19274 0	201
202	03874 0	07747 9	11621 9	15495 9	19369 9	202
203	03893 2	07786 3	11679 5	15572 6	19465 8	203
204	03912 3	07824 7	11737 0	15649 3	19561 6	204
205	03931 5	07863 0	11794 5	15726 0	19657 5	205
206	03950 7	07901 4	11852 1	15802 7	19753 4	206
207	03969 9	07939 7	11909 6	15879 5	19849 3	207
208	03989 0	07978 1	11967 1	15956 2	19945 2	208
209	04008 2	08016 4	12024 7	16032 9	20041 1	209
210	04027 4	08054 8	12082 2	16109 6	20137 0	210
211	04046 6	08093 2	12139 7	16186 3	20232 9	211
Days	1	2	3	4	5	Days

INTEREST AT SEVEN PER CENT.

Days	6	7	8	9	Discount on $1.	Days
181	20827 4	24298 6	27769 9	31241 1	03354 8	181
182	20942 5	24432 9	27923 3	31413 7	03372 7	182
183	21057 5	24567 1	28076 7	31586 3	03390 6	183
184	21172 6	24701 4	28230 1	31758 9	03408 5	184
185	21287 7	24835 6	28383 6	31931 5	03426 4	185
186	21402 7	24969 9	28537 0	32104 1	03444 3	186
187	21517 8	25104 1	28690 4	32276 7	03462 1	187
188	21632 9	25238 4	28843 8	32449 3	03480 0	188
189	21747 9	25372 6	28997 3	32621 9	03497 9	189
190	21863 0	25506 8	29150 7	32794 5	03515 7	190
191	21978 1	25641 1	29304 1	32967 1	03533 6	191
192	22093 1	25775 3	29457 5	33139 7	03551 4	192
193	22208 2	25909 6	29611 0	33312 3	03569 3	193
194	22323 3	26043 8	29764 4	33484 9	03587 1	194
195	22438 4	26178 1	29917 8	33657 5	03604 9	195
196	22553 4	26312 3	30071 2	33830 1	03622 7	196
197	22668 5	26446 6	30224 7	34002 7	03640 5	197
198	22783 6	26580 8	30378 1	34175 3	03658 3	198
199	22898 6	26715 1	30531 5	34347 9	03676 1	199
200	23013 7	26849 3	30684 9	34520 5	03693 9	200
201	23128 8	26983 6	30838 4	34693 2	03711 7	201
202	23243 8	27117 8	30991 8	34865 8	03729 5	202
203	23358 9	27252 1	31145 2	35038 4	03747 3	203
204	23474 0	27386 3	31298 6	35211 0	03765 0	204
205	23589 0	27520 5	31452 1	35383 6	03782 8	205
206	23704 1	27654 8	31605 5	35556 2	03800 5	206
207	23819 2	27789 0	31758 9	35728 8	03818 3	207
208	23934 2	27923 3	31912 3	35901 4	03836 0	208
209	24049 3	28057 5	32065 8	36074 0	03853 8	209
210	24164 4	28191 8	32219 2	36246 6	03871 5	210
211	24279 5	28326 0	32372 6	36419 2	03889 2	211
Days	6	7	8	9	Discount on $1.	Days

INTEREST AT SEVEN PER CENT.

Days	1	2	3	4	5	Days
212	040658	081315	121973	162630	203288	212
213	040849	081699	122548	163397	204247	213
214	041041	082082	123123	164164	205205	214
215	041233	082466	123699	164931	206164	215
216	041425	082849	124274	165699	207123	216
217	041616	083233	124849	166466	208082	217
218	041808	083616	125425	167233	209041	218
219	042000	084000	126000	168000	210000	219
220	042192	084384	126575	168767	210959	220
221	042384	084767	127151	169534	211918	221
222	042575	085151	127726	170301	212877	222
223	042767	085534	128301	171068	213836	223
224	042959	085918	128877	171836	214795	224
225	043151	086301	129452	172603	215753	225
226	043342	086685	130027	173370	216712	226
227	043534	087068	130603	174137	217671	227
228	043726	087452	131178	174904	218630	228
229	043918	087836	131753	175671	219589	229
230	044110	088219	132329	176438	220548	230
231	044301	088603	132904	177205	221507	231
232	044493	088986	133479	177973	222466	232
233	044685	089370	134055	178740	223425	233
234	044877	089753	134630	179507	224384	234
235	045068	090137	135205	180274	225342	235
236	045260	090521	135781	181041	226301	236
237	045452	090904	136356	181808	227260	237
238	045644	091288	136932	182575	228219	238
239	045836	091671	137507	183342	229178	239
240	046027	092055	138082	184110	230137	240
241	046219	092438	138658	184877	231096	241
242	046411	092822	139233	185644	232055	242
243	046603	093205	139808	186411	233014	243
Days	1	2	3	4	5	Days

INTEREST AT SEVEN PER CENT.

Days	6	7	8	9	Discount on $1.	Days
212	24394 5	28460 3	32526 0	36591 8	03906 9	212
213	24509 6	28594 5	32679 5	36764 4	03924 6	213
214	24624 7	28728 8	32832 9	36937 0	03942 3	214
215	24739 7	28863 0	32986 3	37109 6	03960 0	215
216	24854 8	28997 3	33139 7	37282 2	03977 7	216
217	24969 9	29131 5	33293 2	37454 8	03995 4	217
218	25084 9	29265 8	33446 6	37627 4	04013 0	218
219	25200 0	29400 0	33600 0	37800 0	04030 7	219
220	25315 1	29534 2	33753 4	37972 6	04048 4	220
221	25430 1	29668 5	33906 8	38145 2	04066 0	221
222	25545 2	29802 7	34060 3	38317 8	04083 7	222
223	25660 3	29937 0	34213 7	38490 4	04101 3	223
224	25775 3	30071 2	34367 1	38663 0	04118 9	224
225	25890 4	30205 5	34520 5	38835 6	04136 6	225
226	26005 5	30339 7	34674 0	39008 2	04154 2	226
227	26120 5	30474 0	34827 4	39180 8	04171 8	227
228	26235 6	30608 2	34980 8	39353 4	04189 4	228
229	26350 7	30742 5	35134 2	39526 0	04207 0	229
230	26465 8	30876 7	35287 7	39698 6	04224 6	230
231	26580 8	31011 0	35441 1	39871 2	04242 2	231
232	26695 9	31145 2	35594 5	40043 8	04259 8	232
233	26811 0	31279 5	35747 9	40216 4	04277 4	233
234	26926 0	31413 7	35901 4	40389 0	04294 9	234
235	27041 1	31547 9	36054 8	40561 6	04312 5	235
236	27156 2	31682 2	36208 2	40734 2	04330 0	236
237	27271 2	31816 4	36361 6	40906 8	04347 6	237
238	27386 3	31950 7	36515 1	41079 5	04365 1	238
239	27501 4	32084 9	36668 5	41252 1	04382 7	239
240	27616 4	32219 2	36821 9	41424 7	04400 2	240
241	27731 5	32353 4	36975 3	41597 3	04417 7	241
242	27846 6	32487 7	37128 8	41769 9	04435 3	242
243	27961 6	32621 9	37282 2	41942 5	04452 8	243
Days	6	7	8	9	Discount on $1.	Days

INTEREST AT SEVEN PER CENT.

Days	1	2	3	4	5	Days
244	04679 5	09358 9	14038 4	18717 8	23397 3	244
245	04698 6	09397 3	14095 9	18794 5	23493 2	245
246	04717 8	09435 6	14153 4	18871 2	23589 0	246
247	04737 0	09474 0	14211 0	18947 9	23684 9	247
248	04756 2	09512 3	14268 5	19024 7	23780 8	248
249	04775 3	09550 7	14326 0	19101 4	23876 7	249
250	04794 5	09589 0	14383 6	19178 1	23972 6	250
251	04813 7	09627 4	14441 1	19254 8	24068 5	251
252	04832 9	09665 8	14498 6	19331 5	24164 4	252
253	04852 1	09704 1	14556 2	19408 2	24260 3	253
254	04871 2	09742 5	14613 7	19484 9	24356 2	254
255	04890 4	09780 8	14671 2	19561 6	24452 1	255
256	04909 6	09819 2	14728 8	19638 4	24547 9	256
257	04928 8	09857 5	14786 3	19715 1	24643 8	257
258	04947 9	09895 9	14843 8	19791 8	24739 7	258
259	04967 1	09934 2	14901 4	19868 5	24835 6	259
260	04986 3	09972 6	14958 9	19945 2	24931 5	260
261	05005 5	10011 0	15016 4	20021 9	25027 4	261
262	05024 7	10049 3	15074 0	20098 6	25123 3	262
263	05043 8	10087 7	15131 5	20175 3	25219 2	263
264	05063 0	10126 0	15189 0	20252 1	25315 1	264
265	05082 2	10164 4	15246 6	20328 8	25411 0	265
266	05101 4	10202 7	15304 1	20405 5	25506 8	266
267	05120 5	10241 1	15361 6	20482 2	25602 7	267
268	05139 7	10279 5	15419 2	20558 9	25698 6	268
269	05158 9	10317 8	15476 7	20635 6	25794 5	269
270	05178 1	10356 2	15534 2	20712 3	25890 4	270
271	05197 3	10394 5	15591 8	20789 0	25986 3	271
272	05216 4	10432 9	15649 3	20865 8	26082 2	272
273	05235 6	10471 2	15706 8	20942 5	26178 1	273
274	05254 8	10509 6	15764 4	21019 2	26274 0	274
Days	1	2	3	4	5	Days

INTEREST AT SEVEN PER CENT.

Days	6	7	8	9	Discount on $1.	Days
244	280767	327562	374356	421151	044703	244
245	281918	328904	375890	422877	044878	245
246	283068	330247	377425	424603	045053	246
247	284219	331589	378959	426329	045227	247
248	285370	332931	380493	428055	045402	248
249	286521	334274	382027	429781	045577	249
250	287671	335616	383562	431507	045752	250
251	288822	336959	385096	433233	045926	251
252	289973	338301	386630	434959	046101	252
253	291123	339644	388164	436685	046275	253
254	292274	340986	389699	438411	046450	254
255	293425	342329	391233	440137	046624	255
256	294575	343671	392767	441863	046798	256
257	295726	345014	394301	443589	046973	257
258	296877	346356	395836	445315	047147	258
259	298027	347699	397370	447041	047321	259
260	299178	349041	398904	448767	047495	260
261	300329	350384	400438	450493	047669	261
262	301479	351726	401973	452219	047843	262
263	302630	353068	403507	453945	048016	263
264	303781	354411	405041	455671	048190	264
265	304931	355753	406575	457397	048364	265
266	306082	357096	408110	459123	048538	266
267	307233	358438	409644	460849	048711	267
268	308384	359781	411178	462575	048885	268
269	309534	361123	412712	464301	049058	269
270	310685	362466	414247	466027	049232	270
271	311836	363808	415781	467753	049405	271
272	312986	365151	417315	469479	049578	272
273	314137	366493	418849	471205	049751	273
274	315288	367836	420384	472932	049924	274
Days	6	7	8	9	Discount on $1.	Days

INTEREST AT SEVEN PER CENT.

Days	1	2	3	4	5	Days
275	05274 0	10547 9	15821 9	21095 9	26369 9	275
276	05293 2	10586 3	15879 5	21172 6	26465 8	276
277	05312 3	10624 7	15937 0	21249 3	26561 6	277
278	05331 5	10663 0	15994 5	21326 0	26657 5	278
279	05350 7	10701 4	16052 1	21402 7	26753 4	279
280	05369 9	10739 7	16109 6	21479 5	26849 3	280
281	05389 0	10778 1	16167 1	21556 2	26945 2	281
282	05408 2	10816 4	16224 7	21632 9	27041 1	282
283	05427 4	10854 8	16282 2	21709 6	27137 0	283
284	05446 6	10893 2	16339 7	21786 3	27232 9	284
285	05465 8	10931 5	16397 3	21863 0	27328 8	285
286	05484 9	10969 9	16454 8	21939 7	27424 7	286
287	05504 1	11008 2	16512 3	22016 4	27520 5	287
288	05523 3	11046 6	16569 9	22093 1	27616 4	288
289	05542 5	11084 9	16627 4	22169 9	27712 3	289
290	05561 6	11123 3	16684 9	22246 6	27808 2	290
291	05580 8	11161 6	16742 5	22323 3	27904 1	291
292	05600 0	11200 0	16800 0	22400 0	28000 0	292
293	05619 2	11238 4	16857 5	22476 7	28095 9	293
294	05638 4	11276 7	16915 1	22553 4	28191 8	294
295	05657 5	11315 1	16972 6	22630 1	28287 7	295
296	05676 7	11353 4	17030 1	22706 8	28383 6	296
297	05695 9	11391 8	17087 7	22783 6	28479 5	297
298	05715 1	11430 1	17145 2	22860 3	28575 3	298
299	05734 2	11468 5	17202 7	22937 0	28671 2	299
300	05753 4	11506 8	17260 3	23013 7	28767 1	300
301	05772 6	11545 2	17317 8	23090 4	28863 0	301
302	05791 8	11583 6	17375 3	23167 1	28958 9	302
303	05811 0	11621 9	17432 9	23243 8	29054 8	303
304	05830 1	11660 3	17490 4	23320 5	29150 7	304
305	05849 3	11698 6	17547 9	23397 3	29246 6	305
Days	1	2	3	4	5	Days

INTEREST AT SEVEN PER CENT.

Days	6	7	8	9	Discount on $1.	Days
275	31643 8	36917 8	42191 8	47465 8	05009 8	275
276	31758 9	37052 1	42345 2	47638 4	05027 1	276
277	31874 0	37186 3	42498 6	47811 0	05044 4	277
278	31989 0	37320 5	42652 1	47983 6	05061 6	278
279	32104 1	37454 8	42805 5	48156 2	05078 9	279
280	32219 2	37589 0	42958 9	48328 8	05096 2	280
281	32334 2	37723 3	43112 3	48501 4	05113 5	281
282	32449 3	37857 5	43265 8	48674 0	05130 7	282
283	32564 4	37991 8	43419 2	48846 6	05148 0	283
284	32679 5	38126 0	43572 6	49019 2	05165 2	284
285	32794 5	38260 3	43726 0	49191 8	05182 5	285
286	32909 6	38394 5	43879 5	49364 4	05199 7	286
287	33024 7	38528 8	44032 9	49537 0	05217 0	287
288	33139 7	38663 0	44186 3	49709 6	05234 2	288
289	33254 8	38797 3	44339 7	49882 2	05251 4	289
290	33369 9	38931 5	44493 2	50054 8	05268 6	290
291	33484 9	39065 8	44646 6	50227 4	05285 8	291
292	33600 0	39200 0	44800 0	50400 0	05303 0	292
293	33715 1	39334 2	44953 4	50572 6	05320 2	293
294	33830 1	39468 5	45106 8	50745 2	05337 4	294
295	33945 2	39602 7	45260 3	50917 8	05354 6	295
296	34060 3	39737 0	45413 7	51090 4	05371 8	296
297	34175 3	39871 2	45567 1	51263 0	05388 9	297
298	34290 4	40005 5	45720 5	51435 6	05406 1	298
299	34405 5	40139 7	45874 0	51608 2	05423 3	299
300	34520 5	40274 0	46027 4	51780 8	05440 4	300
301	34635 6	40408 2	46180 8	51953 4	05457 6	301
302	34750 7	40542 5	46334 2	52126 0	05474 7	302
303	34865 8	40676 7	46487 7	52298 6	05491 8	303
304	34980 8	40811 0	46641 1	52471 2	05509 0	304
305	35095 9	40945 2	46794 5	52643 8	05526 1	305
Days	6	7	8	9	Discount on $1.	Days

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INTEREST AT SEVEN PER CENT.

Days	1	2	3	4	5	Days
306	05868 5	11737 0	17605 5	23474 0	29342 5	306
307	05887 7	11775 3	17663 0	23550 7	29438 4	307
308	05906 8	11813 7	17720 5	23627 4	29534 2	308
309	05926 0	11852 1	17778 1	23704 1	29630 1	309
310	05945 2	11890 4	17835 6	23780 8	29726 0	310
311	05964 4	11928 8	17893 2	23857 5	29821 9	311
312	05983 6	11967 1	17950 7	23934 2	29917 8	312
313	06002 7	12005 5	18008 2	24011 0	30013 7	313
314	06021 9	12043 8	18065 8	24087 7	30109 6	314
315	06041 1	12082 2	18123 3	24164 4	30205 5	315
316	06060 3	12120 5	18180 8	24241 1	30301 4	316
317	06079 5	12158 9	18238 4	24317 8	30397 3	317
318	06098 6	12197 3	18295 9	24394 5	30493 2	318
319	06117 8	12235 6	18353 4	24471 2	30589 0	319
320	06137 0	12274 0	18411 0	24547 9	30684 9	320
321	06156 2	12312 3	18468 5	24624 7	30780 8	321
322	06175 3	12350 7	18526 0	24701 4	30876 7	322
323	06194 5	12389 0	18583 6	24778 1	30972 6	323
324	06213 7	12427 4	18641 1	24854 8	31068 5	324
325	06232 9	12465 8	18698 6	24931 5	31164 4	325
326	06252 1	12504 1	18756 2	25008 2	31260 3	326
327	06271 2	12542 5	18813 7	25084 9	31356 2	327
328	06290 4	12580 8	18871 2	25161 6	31452 1	328
329	06309 6	12619 2	18928 8	25238 4	31547 9	329
330	06328 8	12657 5	18986 3	25315 1	31643 8	330
331	06347 9	12695 9	19043 8	25391 8	31739 7	331
332	06367 1	12734 2	19101 4	25468 5	31835 6	332
333	06386 3	12772 6	19158 9	25545 2	31931 5	333
334	06405 5	12811 0	19216 4	25621 9	32027 4	334
335	06424 7	12849 3	19274 0	25698 6	32123 3	335
Days	1	2	3	4	5	Days

INTEREST AT SEVEN PER CENT.

Days	6	7	8	9	Discount on $1.	Days
306	35211 0	41079 5	46947 9	52816 4	05543 2	306
307	35326 0	41213 7	47101 4	52989 0	05560 3	307
308	35441 1	41347 9	47254 8	53161 6	05577 4	308
309	35556 2	41482 2	47408 2	53334 2	05594 5	309
310	35671 2	41616 4	47561 6	53506 8	05611 6	310
311	35786 3	41750 7	47715 1	53679 5	05628 7	311
312	35901 4	41884 9	47868 5	53852 1	05645 7	312
313	36016 4	42019 2	48021 9	54024 7	05662 8	313
314	36131 5	42153 4	48175 3	54197 3	05679 9	314
315	36246 6	42287 7	48328 8	54369 9	05696 9	315
316	36361 6	42421 9	48482 2	54542 5	05714 0	316
317	36476 7	42556 2	48635 6	54715 1	05731 0	317
318	36591 8	42690 4	48789 0	54887 7	05748 1	318
319	36706 8	42824 7	48942 5	55060 3	05765 1	319
320	36821 9	42958 9	49095 9	55232 9	05782 1	320
321	36937 0	43093 1	49249 3	55405 5	05799 2	321
322	37052 1	43227 4	49402 7	55578 1	05816 2	322
323	37167 1	43361 6	49556 2	55750 7	05833 2	323
324	37282 2	43495 9	49709 6	55923 3	05850 2	324
325	37397 3	43630 1	49863 0	56095 9	05867 2	325
326	37512 3	43764 4	50016 4	56268 5	05884 2	326
327	37627 4	43898 6	50169 9	56441 1	05901 2	327
328	37742 5	44032 9	50323 3	56613 7	05918 1	328
329	37857 5	44167 1	50476 7	56786 3	05935 1	329
330	37972 6	44301 4	50630 1	56958 9	05952 1	330
331	38087 7	44435 6	50783 6	57131 5	05969 0	331
332	38202 7	44569 9	50937 0	57304 1	05986 0	332
333	38317 8	44704 1	51090 4	57476 7	06002 9	333
334	38432 9	44838 4	51243 8	57649 3	06019 9	334
335	38547 9	44972 6	51397 3	57821 9	06036 8	335
Days	6	7	8	9	Discount on $1.	Days

INTEREST AT SEVEN PER CENT.

Days	1	2	3	4	5	Days
336	06443 8	12887 7	19331 5	25775 3	32219 2	336
337	06463 0	12926 0	19389 0	25852 1	32315 1	337
338	06482 2	12964 4	19446 6	25928 8	32411 0	338
339	06501 4	13002 7	19504 1	26005 5	32506 8	339
340	06520 5	13041 1	19561 6	26082 2	32602 7	340
341	06539 7	13879 5	19619 2	26158 9	32698 6	341
342	06558 9	13117 8	19676 7	26235 6	32794 5	342
343	06578 1	13156 2	19734 2	26312 3	32890 4	343
344	06597 3	13194 5	19791 8	26389 0	32986 3	344
345	06616 4	13232 9	19849 3	26465 8	33082 2	345
346	06635 6	13271 2	19906 8	26542 5	33178 1	346
347	06654 8	13309 6	19964 4	26619 2	33274 0	347
348	06674 0	13347 9	20021 9	26695 9	33369 9	348
349	06693 2	13386 3	20079 5	26772 6	33465 8	349
350	06712 3	13424 7	20137 0	26849 3	33561 6	350
351	06731 5	13463 0	20194 5	26926 0	33657 5	351
352	06750 7	13501 4	20252 1	27002 7	33753 4	352
353	06769 9	13539 7	20309 6	27079 5	33849 3	353
354	06789 0	13578 1	20367 1	27156 2	33945 2	354
355	06808 2	13616 4	20424 7	27232 9	34041 1	355
356	06827 4	13654 8	20482 2	27309 6	34137 0	356
357	06846 6	13693 2	20539 7	27386 3	34232 9	357
358	06865 8	13731 5	20597 3	27463 0	34328 8	358
359	06884 9	13769 9	20654 8	27539 7	34424 7	359
360	06904 1	13808 2	20712 3	27616 4	34520 5	360
361	06923 3	13846 6	20769 9	27693 1	34616 4	361
362	06942 5	13884 9	20827 4	27769 9	34712 3	362
363	06961 6	13923 3	20884 9	27846 6	34808 2	363
364	06980 8	13961 6	20942 5	27923 3	34904 1	364
365	07000 0	14000 0	21000 0	28000 0	35000 0	365
Days	1	2	3	4	5	Days

INTEREST AT SEVEN PER CENT.

Days	6	7	8	9	Discount on $1.	Days
336	38663 0	45106 8	51550 7	57994 5	06053 7	336
337	38778 1	45241 1	51704 1	58167 1	06070 7	337
338	38893 1	45375 3	51857 5	58339 7	06087 6	338
339	39008 2	45509 6	52011 0	58512 3	06104 5	339
340	39123 3	45643 8	52164 4	58684 9	06121 4	340
341	39238 4	45778 1	52317 8	58857 5	06138 3	341
342	39353 4	45912 3	52471 2	59030 1	06155 2	342
343	39468 5	46046 6	52624 7	59202 7	06172 1	343
344	39583 6	46180 8	52778 1	59375 3	06189 0	344
345	39698 6	46315 1	52931 5	59547 9	06205 8	345
346	39813 7	46449 3	53084 9	59720 5	06222 7	346
347	39928 8	46583 6	53238 4	59893 2	06239 6	347
348	40043 8	46717 8	53391 8	60065 8	06256 4	348
349	40158 9	46852 1	53545 2	60238 4	06273 3	349
350	40274 0	46986 3	53698 6	60411 0	06290 1	350
351	40389 0	47120 5	53852 1	60583 6	06307 0	351
352	40504 1	47254 8	54005 5	60756 2	06323 8	352
353	40619 2	47389 0	54158 9	60928 8	06340 6	353
354	40734 2	47523 3	54312 3	61101 4	06357 4	354
355	40849 3	47657 5	54465 8	61274 0	06374 2	355
356	40964 4	47791 8	54619 2	61446 6	06391 1	356
357	41079 5	47926 0	54772 6	61619 2	06407 9	357
358	41194 5	48060 3	54926 0	61791 8	06424 7	358
359	41309 6	48194 5	55079 5	61964 4	06441 4	359
360	41424 7	48328 8	55232 9	62137 0	06458 2	360
361	41539 7	48463 0	55386 3	62309 6	06475 0	361
362	41654 8	48607 3	55539 7	62482 2	06491 8	362
363	41769 9	48731 5	55693 2	62654 8	06508 5	363
364	41884 9	48865 8	55846 6	62827 4	06525 3	364
365	42000 0	49000 0	56000 0	63000 0	06542 1	365
Days	6	7	8	9	Discount on $1.	Days

INTEREST FOR MONTHS.

Months	1	2	3	4	5	Months
1	005833	011667	017500	023333	029167	1
2	011667	023333	035000	046667	058333	2
3	017500	035000	052500	070000	087500	3
4	023333	046667	070000	093333	116667	4
5	029167	058333	087500	116667	145833	5
6	035000	070000	105000	140000	175000	6
7	040833	081667	122500	163333	204167	7
8	046667	093333	140000	186667	233333	8
9	052500	105000	157500	210000	262500	9
10	058333	116667	175000	233333	291667	10
11	064167	128333	192500	256667	320833	11
12	070000	140000	210000	280000	350000	12
24	140000	280000	420000	560000	700000	24
36	210000	420000	630000	840000	1,050000	36
48	280000	560000	840000	1,120000	1,400000	48
60	350000	700000	1,050000	1,400000	1,750000	60
Months	1	2	3	4	5	Months

Table III.]

INTEREST FOR MONTHS.

Months	6	7	8	9	Discount on $1.	Months
1	03500 0	04083 3	04666 7	05250 0	00580 0	1
2	07000 0	08166 7	09333 3	10500 0	01153 2	2
3	10500 0	12250 0	14000 0	15750 0	01719 9	3
4	14000 0	16333 3	18666 7	21000 0	02280 1	4
5	17500 0	20416 7	23333 3	26250 0	02834 0	5
6	21000 0	24500 0	28000 0	31500 0	03381 6	6
7	24500 0	28583 3	32666 7	36750 0	03923 1	7
8	28000 0	32666 7	37333 3	42000 0	04458 6	8
9	31500 0	36750 0	42000 0	47250 0	04988 1	9
10	35000 0	40833 3	46666 7	52500 0	05511 8	10
11	38500 0	44916 7	51333 3	57750 0	06029 8	11
12	42000 0	49000 0	56000 0	63000 0	06542 1	12
24	84000 0	98000 0	1,12000 0	1,26000 0	12280 7	24
36	1,26000 0	1,47000 0	1,68000 0	1,89000 0	17355 3	36
48	1,68000 0	1,96000 0	2,24000 0	2,52000 0	21875 0	48
60	2,10000 0	2,45000 0	2,80000 0	3,15000 0	25925 9	60
Months	6	7	8	9	Discount on $1.	Months

TABLE OF DISCOUNT

For the Customary Banking Periods.

Days.	1	2	3	4	5	Days.
30	00572 1	01144 1	01716 2	02288 2	02860 3	30
33	00628 9	01257 8	01886 7	02515 6	03144 5	33
60	01137 6	02275 2	03412 8	04550 4	05688 0	60
63	01193 8	02387 6	03581 4	04775 2	05969 0	63
90	01696 7	03393 5	05080 2	06777 0	08483 7	90
93	01752 3	03504 6	05256 9	07009 2	08761 5	93
120	02249 6	04499 2	06748 8	08998 4	11248 0	120
123	02304 5	04609 1	06913 6	09218 2	11522 7	123
Mo. D.						Mo. D.
1	00580 0	01159 9	01739 9	02319 8	02899 8	1
1 3	00636 8	01273 6	01910 4	02547 1	03183 9	1 3
2	01153 2	02306 4	03459 6	04612 8	05766 1	2
2 3	01209 4	02418 8	03628 2	04837 6	06047 0	2 3
3	01719 9	03439 8	05159 7	06879 6	08599 5	3
3 3	01775 4	03550 9	05326 3	07101 8	08877 2	3 3
4	02280 1	04560 3	06840 4	09120 5	11400 6	4
4 3	02335 0	04670 1	07005 1	09340 2	11675 2	4 3
Days.	1	2	3	4	5	Days.

Table IV.]

TABLE OF DISCOUNT

For the Customary Banking Periods.

Days.	6	7	8	9	Days.
30	03432 3	04004 4	04576 4	05148 5	30
33	03773 4	04402 3	05031 2	05660 1	33
60	06825 6	07963 2	09100 8	10238 4	60
63	07162 8	08356 6	09550 4	10744 2	63
90	10180 5	11877 2	13573 9	15270 7	90
93	10513 8	12266 2	14018 5	15770 8	93
120	13497 6	15747 2	17996 8	20246 4	120
123	13827 2	16131 8	18436 3	20740 9	123
Mo. D.					Mo. D.
1	03479 7	04059 7	04639 6	05219 6	1
1 3	03820 7	04457 5	05094 3	05731 1	1 3
2	06919 3	08072 5	09225 7	10379 0	2
2 3	07256 4	08465 8	09675 2	10884 5	2 3
3	10319 4	12039 3	13759 2	15479 1	3
3 3	10652 7	12428 1	14203 5	15979 0	3 3
4	13680 8	15960 9	18241 0	20521 2	4
4 3	14010 2	16345 3	18680 3	21015 3	4 3
Days.	6	7	8	9	Days.

DISCOUNT FOR 63 DAYS AT 7 PER CENT.

Dollars.		Dollars		Dollars.	
1	,01'1938	34	,40'5890	67	,79'9843
2	,02'3876	35	,41'7828	68	,81'1781
3	,03'5814	36	,42'9766	69	,82'3719
4	,04'7752	37	,44'1704	70	,83'5657
5	,05'9690	38	,45'3642	71	,84'7595
6	,07'1628	39	,46'5580	72	,85'9533
7	,08'3566	40	,47'7518	73	,87'1471
8	,09'5504	41	,48'9456	74	,88'3409
9	,10'7442	42	,50'1394	75	,89'5347
10	,11'9380	43	,51'3332	76	,90'7285
11	,13'1317	44	,52'5270	77	,91'9223
12	,14'3255	45	,53'7208	78	,93'1160
13	,15'5193	46	,54'9146	79	,94'3098
14	,16'7131	47	,56'1084	80	,95'5036
15	,17'9069	48	,57'3022	81	,96'6974
16	,19'1007	49	,58'4960	82	,97'8912
17	,20'2945	50	,59'6898	83	,99'0850
18	,21'4883	51	,60'8836	84	1,00'2788
19	,22'6821	52	,62'0774	85	1,01'4726
20	,23'8759	53	,63'2712	86	1,02'6664
21	,25'0697	54	,64'4650	87	1,03'8602
22	,26'2635	55	,65'6588	88	1,05'0540
23	,27'4573	56	,66'8525	89	1,06'2478
24	,28'6511	57	,68'0463	90	1,07'4416
25	,29'8449	58	,69'2401	91	1,08'6354
26	,31'0387	59	,70'4339	92	1,09'8292
27	,32'2325	60	,71'6277	93	1,11'0230
28	,33'4263	61	,72'8215	94	1,12'2168
29	,34'6201	62	,74'0153	95	1,13'4106
30	,35'8139	63	,75'2091	96	1,14'6044
31	,37'0077	64	,76'4029	97	1,15'7982
32	,38'2015	65	,77'5967	98	1,16'9920
33	,39'3952	66	,78'7905	99	1,18'1857
				100	1,19'3796

Table VI.]

DISCOUNT FOR 93 DAYS AT 7 PER CENT.

Dollars.		Dollars		Dollars.	
1	,01‘7523	34	,59‘5785	67	1,17‘4046
2	,03‘5046	35	,61‘3308	68	1,19‘1570
3	,05‘2569	36	,63‘0831	69	1,20‘9093
4	,07‘0092	37	,64‘8354	70	1,22‘6616
5	,08‘7615	38	,66‘5877	71	1,24‘4139
6	,10‘5138	39	,68‘3400	72	1,26‘1662
7	,12‘2662	40	,70‘0923	73	1,27‘9185
8	,14‘0185	41	,71‘8446	74	1,29‘6708
9	,15‘7708	42	,73‘5970	75	1,31‘4231
10	,17‘5231	43	,75‘3493	76	1,33‘1754
11	,19‘2754	44	,77‘1016	77	1,34‘9277
12	,21‘0277	45	,78‘8539	78	1,36‘6800
13	,22‘7800	46	,80‘6062	79	1,38‘4324
14	,24‘5323	47	,82‘3585	80	1,40‘1846
15	,26‘2846	48	,84‘1108	81	1,41‘9370
16	,28‘0369	49	,85‘8631	82	1,43‘6893
17	,29‘7892	50	,87‘6154	83	1,45‘4416
18	,31‘5415	51	,89‘3677	84	1,47‘1939
19	,33‘2939	52	,91‘1200	85	1,48‘9462
20	,35‘0462	53	,92‘8723	86	1,50‘6985
21	,36‘7985	54	,94‘6247	87	1,52‘4508
22	,38‘5508	55	,96‘3770	88	1,54‘2031
23	,40‘3031	56	,98‘1293	89	1,55‘9554
24	,42‘0554	57	,99‘8816	90	1,57‘7077
25	,43‘8077	58	1,01‘6339	91	1,59‘4600
26	,45‘5600	59	1,03‘3862	92	1,61‘2123
27	,47‘3123	60	1,05‘1385	93	1,62‘9647
28	,49‘0646	61	1,06‘8908	94	1,64‘7170
29	,50‘8169	62	1,08‘6431	95	1,66‘4693
30	,52‘5692	63	1,10‘3954	96	1,68‘2216
31	,54‘3215	64	1,12‘1477	97	1,69‘9739
32	,56‘0739	65	1,13‘9000	98	1,71‘7262
33	,57‘8262	66	1,15‘6523	99	1,73‘4785
				100	1,75‘2308

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